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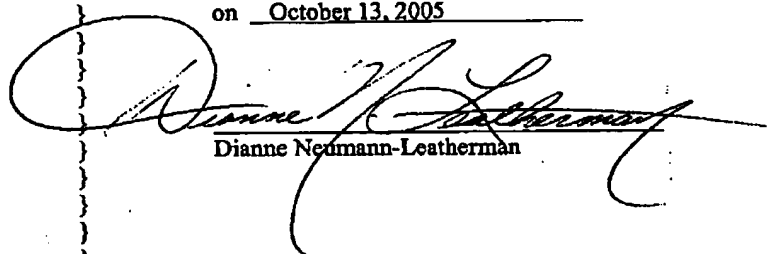
BARNES &amp; THORNBURG LLP

600 One Summit Square  
Fort Wayne, Indiana 46802  
(260) 423-9440PATENT APPLICATION  
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No.: 23641  
Application No.: 09/804667  
Confirmation No.: 1994  
Filing Date: March 12, 2001  
Attorney Docket No.: 37168/82320  
First Named Inventor: Schwartz, Denis G.  
Group Art Unit: Unknown  
Examiner Name: Unknown  
Title: METHOD AND APPARATUS  
FOR PROVIDING  
RETIREMENT INCOME  
BENEFITS

Certificate Under 37 CFR 1.8(a)

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on October 13, 2005  
Dianne Neumann-Leatherman

## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner of Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom. Copies of all cited foreign patents and non-

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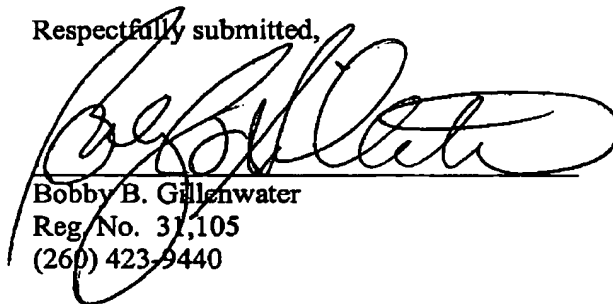
patent documents, if any, are provided herewith for the Examiner's review.

No representation is intended that a complete search has been made of the prior art, or that prior art references other than those listed on the attached form are not available. The citation of these references shall not be construed to be an admission that the information cited in the statement is considered material to patentability of the subject invention.

This Supplemental Information Disclosure Statement is being filed more than three months after the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certificate or fee is required.

Please charge any additional fees that might be due in connection with this Supplemental Information Disclosure Statement or credit any overcharges to Barnes & Thornburg LLP Deposit Account No. 02-1010 (37168/82320).

Respectfully submitted,



Bobby B. Gillenwater  
Reg. No. 31,105  
(260) 423-9440

Date: October 13, 2005

<b>U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)  Sheet 1 of 3	<b>Complete if Known</b>	
	Application Number	09/804667
	Filing Date	March 12, 2001
	First Named Inventor	Schwartz, Denis G.
	Group Art Unit	Unknown
	Examiner Name	Unknown
	Attorney Docket Number	37168/82320

A U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	A.1	6,275,807	08-2001	Schirripa, Felix	
	A.2	6,253,192 B1	06-2001	Corlett et al.	
	A.3	6,148,293	11-2000	King, Douglas L.	
	A.4	6,076,072	06-2000	Libman, Richard Marc	
	A.5	5,933,815	08-1999	Golden, Jerome S.	
	A.6	5,864,828	01-1999	Atkins	
	A.7	5,839,118	1-1998	Ryan et al.	
	A.8	5,704,045	12-1997	King et al.	
	A.9	5,644,727	07-1997	Atkins, Charles Agee	
	A.10	4,742,457	05-1988	Leon et al.	
	A.11				
	A.12				
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	A.15				
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	A.18				
	A.19				
	A.20				
	A.21				
	A.22				

EXAMINER	DATE CONSIDERED
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Applicant's unique citation designation number (optional). <sup>2</sup> See Kind Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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PAGE 3/25 \* RCVD AT 10/13/2005 2:41:54 PM [Eastern Daylight Time] \* SVR:USPTO-EFXXRF-6/0 \* DNIS:8729308 \* CSID: \* DURATION (mm-ss):08-18

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	Group Art Unit	Unknown
	Examiner Name	Unknown
Sheet 2 of 3	Attorney Docket Number	37168/82320

B FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>2</sup> -Number <sup>4</sup> -Kind Code <sup>3</sup> (if known)				
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<b>U.S. DEPARTMENT OF COMMERCE</b> <b>PATENT AND TRADEMARK OFFICE</b>  <b>INFORMATION DISCLOSURE</b> <b>STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)	<b>Complete if Known</b>	
	Application Number	09/804667
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	First Named Inventor	Schwartz, Denis G.
	Group Art Unit	Unknown
	Examiner Name	Unknown
Sheet 3 of 3	Attorney Docket Number	37168/82320

C OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C.1	Retirement Contribution Analyzer User Guide; Ernst & Young, LLP; October 24, 1997; 19 pages	
	C.2		
	C.3		
	C.4		
	C.5		
	C.6		
	C.7		
	C.8		
	C.9		
	C.10		

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